



OVERVIEW OF SERVICES AND FEES

For payment service users – customers



Name of the payment service provider: Postal Savings Bank, joint-stock company, Belgrade

Name of the payment account (package): Current account for farmers

Payment service user: Natural person

Date: 1 January 2026

This document represents an informative overview for **most frequently used and most significant services connected with the above mentioned payment account (payment account package).**

The payment service provider may also charge fees for services connected with the payment account that are not set forth in this document that contains only fees for most frequently used and most significant services connected with the above mentioned payment account. Information about all the fees charged to the payment service user – customer by the payment service provider is available in the Tariff of Fees for Services Performed by Postal Savings Bank, joint-stock company, Belgrade when Making Operations with Natural Persons.

A more detailed description of the services mentioned below (list of representative services) and additional explanations, if provided by the payment service provider, may be found also at the counters in the business premises of the payment service provider and on its website, and the payment service provider will deliver such documents to the payment service user at his/her request and free of charge.

SERVICE		FEE (as a percentage of the transaction amount and/or in cash amount)	
1.	General services connected with the payment account		
1.1.	Maintaining of the payment account – Current account for farmers Within this payment account, i.e. package of services it is possible to use following services: issuing of confirmations, payments (clearing, instant, RTGS, payments and transfers to accounts of other natural person and legal entity), issuing and using of POST CARD COBRAND DINACARD payment card, e-banking and m-banking	Opening and closing of the payment account	Free of charge
		Maintaining of the payment account (in case of activity of the account)	Monthly RSD 250,00
<u>Note: Below are the fees for most frequently used and most significant services connected with this payment account, i.e. package of services that are charged in addition to the fee for maintaining of the payment account if the user stipulates establishing of such services, i.e. if he/she uses such services.</u>			

The payment service provider shall provide the user, at his/her request, clear and unambiguous information about the fees for the services covered by this payment account, i.e. package of services that are not shown below.

1.2.	E-banking	Establishing of service	Free of charge
		Using of service	Free of charge
1.3.	M-banking	Establishing of service	Free of charge
		Using of service	Free of charge
2.	Cashless payment transactions (excluding transactions with payment cards)		
2.1.	Cashless transfer of funds in RSD in the Republic of Serbia		
	At counters of the payment service provider		
	To a payment account held with the same payment service provider (internal transfer)	To the account of a natural person	Free of charge
		To the account of a legal entity	Free of charge
	Urgent/instant payment order	The service is not available within this payment account	
	To a payment account held with other payment service provider (external transfer)	0.5 % of the amount, min. RSD 30.00, max. RSD 6,000.00	
		Urgent/instant payment order	0.5 % of the amount, min. RSD 30.00, max. RSD 3,000.00
	By using e-banking and/or m-banking services		
	To a payment account held with the same payment service provider (internal transfer)	To the account of a natural person	Free of charge
		To the account of a legal entity	Free of charge
	Urgent/instant payment order	To the account of a natural person	Free of charge
		To the account of a legal entity	Free of charge
	To a payment account held with other payment service provider (external transfer)	Up to RSD 300,000 (E-banking)	RSD 15.00
		Up to RSD 300,000 (M-banking)	RSD 15.00
		Over RSD 300,000	0.06% of the amount, max. RSD 3,000.00
	Urgent/instant payment order	E-banking	RSD 15.00
		M-banking	RSD 15.00
2.2.	Cashless transfer of funds in EUR from FX current account in EUR		
	At counters of the payment service provider		
	To a payment account held in the Republic of Serbia	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
	To a payment account held abroad	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
	By using e-banking and/or m-banking services		
	To a payment account held in the Republic of Serbia	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
	To a payment account held abroad	The service is not available within this payment account	
	Urgent payment order	The service is not available within this payment account	
2.3.	Receiving of funds from abroad to FX current account in EUR		
		The service is not available within this payment account	
2.4.	Standing order		

	Establishing, i.e using of the service	The service is not available within this payment account
	For executing transactions	
	To a payment account held with the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account held with other payment service provider (external transfer)	The service is not available within this payment account
2.5.	Direct debit	
	Establishing, i.e using of the service	The service is not available within this payment account
	For executing transactions	
	To a payment account held with the same payment service provider (internal transfer)	The service is not available within this payment account
	To a payment account held with other payment service provider (external transfer)	The service is not available within this payment account
2.6.	Issuing of checks	
		This service is not available within this payment account
3.	Payment cards and cash	
3.1.	Issuing of debit cards	
	Issuing of a debit card (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	Free of charge
	Urgent issuing of a debit card (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay) at the user's request within 48 hours	One-off RSD 400.00
	Delivery of a debit card (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay) at home address	One-off RSD 800.00
	Recurring membership fee for using a debit card (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	Free of charge
3.2.	Cash withdrawals by using debit cards	
	Per executed transaction	
	In the country (POST CARD cobrand DINACARD/ POST CARD DinaCard UnionPay)	
	At counters	Free of charge
	At ATMs	Free of charge
	Abroad	
	At counters	The service is not available within this payment account
	At ATMs	The service is not available within this payment account
3.3.	Issuing of credit cards	

	Issuing of a credit card	The service is not available within this payment account
	Recurring membership fee for using a credit card	The service is not available within this payment account
3.4.	Payments with credit cards at POS of merchants	
	Per executed transaction	
	In the country	The service is not available within this payment account
	Abroad	The service is not available within this payment account
	Annual nominal interest rate	
	Annual effective interest rate	
	Other fees	
3.5.	Cash withdrawals by using credit cards	
	Per executed transaction	
	In the country	
	At counters	The service is not available within this payment account
	At ATMs	The service is not available within this payment account
	Abroad	
	At counters	The service is not available within this payment account
	At ATMs	The service is not available within this payment account
	Annual nominal interest rate	
	Annual effective interest rate	
	Other fees	
4.	Overdraft facility	
	Establishing, i.e. using of the service	The service is not available within this payment account
	Annual nominal interest rate	The service is not available within this payment account
	Annual effective interest rate	The service is not available within this payment account